

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

John J. Dougherty

Debtor(s)

Case No. 20-13675-elf

Chapter 7

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Jan 01, 2021

Form ID: 318

Total Noticed: 23

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 03, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ John J. Dougherty, 313 Patricia Lane, Aldan, PA 19018-3739
14539046	+ Amato & Associates, 107 North Commerce Way, Bethlehem, PA 18017-8913
14539052	+ Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
14539053	+ Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14539056	+ KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14539057	+ Ocwen Loan Servicing, Llc, Attn: Research/Bankruptcy, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
14539058	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14539060	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14539063	+ Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661-3631
14539064	+ United Rev, Po Box 1184, Langhorne, PA 19047-6184

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Jan 01 2021 22:30:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 02 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 01 2021 22:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 01 2021 22:30:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14539047	Email/Text: ebn@americollect.com	Jan 01 2021 22:30:00	Americollect, PO Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
14539045	+ EDI: GMACFS.COM	Jan 02 2021 03:38:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
14539050	Email/Text: megan.harper@phila.gov	Jan 01 2021 22:30:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14539049	Email/Text: megan.harper@phila.gov	Jan 01 2021 22:30:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14539048	+ Email/Text: ecf@ccpclaw.com	Jan 01 2021 22:30:00	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14539051	+ Email/Text: bankruptcy@philapark.org	Jan 01 2021 22:31:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14539054	EDI: IRS.COM	Jan 02 2021 03:38:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346

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14539059	+ Email/Text: bankruptcy@philapark.org	Jan 01 2021 22:31:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-2895
14539061	Email/Text: colleen.atkinson@rmscollect.com	Jan 01 2021 22:31:00	Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235
14539062	+ Email/Text: jennifer.chacon@spservicing.com	Jan 01 2021 22:31:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14539055	*	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 03, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 31, 2020 at the address(es) listed below:

Name	Email Address
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
MICHAEL A. CIBIK2	on behalf of Debtor John J. Dougherty ecf@ccpclaw.com igotnotices@ccpclaw.com
REBECCA ANN SOLARZ	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Asset Backed Pass-Through Certificates, Series RFC 2007-HE1 bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	John J. Dougherty		Social Security number or ITIN xxx-xx-8979
	First Name	Middle Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----
	First Name	Middle Name	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-13675-elf			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John J. Dougherty

12/31/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**